

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That We Joe L. Key and Ethel C. Key
of Memphis, Shelby County, Tennessee, have
made, constituted and appointed, and by these presents
do make constitute and appoint Wilma K. Rose of
Olive Branch, De Soto County, Miss.,
my true and lawful attorney for me and in my name, place
and stead, to do and perform the following matters and
things, and this power of attorney shall not be affected
by my subsequent disability or physical or mental incapacity,
to-wit:

1. To negotiate and execute contracts for the
purchase, sale, lease, pledge or mortgage of any
and all real estate, personal property or other
property which I now own or may hereafter own;

2. To endorse checks, negotiable instruments or
other documents;

3. To execute notes, warranty deeds or other types
of deeds, deeds of trust or other evidences of
security;

4. To pay from my funds those amounts which in his
sole discretion he deems necessary to be paid to
any person for my benefit, direct or indirect.

And we do hereby ratify and confirm all things so
done by my said attorney-in-fact, within the scope of the
authority herein given as fully and to the same extent
as if by me personally done and performed.

IN TESTIMONY WHEREOF, we have hereunto set our my signature
this 30 day of May, 1985.

Joe L. Key

Ethel C. Key

STATE OF TENNESSEE)
COUNTY OF SHELBY)

On this 30 day of May, 1985, before
me personally appeared Joe L. Key and Ethel C. Key to me known to
be the person described in and who executed the foregoing
instrument, and acknowledged that they executed the same
as their free act and deed.

Gail B. Herbert
Notary Public.

My Commission Expires:

9-13-86.

